1 2	MICHAEL COSENTINO State Bar No. 83253 Attorney at Law P.O. Box 129 Alameda, CA 94501
3	Telephone: (510) 523-4702 Facsimile: (510) 747-1640
5	Attorney for Plaintiff United States of America
6 7	
8	IN THE UNITED STATES DISTRICT COURT
9	FOR THE NORTHERN DISTRICT OF CALIFORNIA
10	SAN FRANCISCO DIVISION
11	UNITED STATES OF AMERICA,
12	Case No. CV11-4154 SLM Plaintiff,
13	V.
14	STEVEN L. COMBS JR., aka STEVEN L. COMBS JR.,
15	aka STEVEN LEE COMBS aka STEVEN COMBS JR.,
16	WRIT OF CONTINUING Defendant, GARNISHMENT
17	and
18	ADECCO EMPLOYMENT SERVICES,
19	Garnishee.
20	
21	TO: Payroll Department ADECCO EMPLOYMENT SERVICES
22	175 Broadhollow Road Melville, NY 11747
23	
24	YOU ARE HEREBY COMMANDED TO GARNISH FOR THE BENEFIT OF
25	THE UNITED STATES OF AMERICA THE WAGES, SALARY, OR COMMISSION IN
26	YOUR CUSTODY, CONTROL, OR POSSESSION IN WHICH THE DEFENDANT-
27	JUDGMENT DEBTOR HAS AN OWNERSHIP INTEREST.
28	The name, SSN XXX-XX-4744, and last known address of the person who is

the defendant-judgment debtor (hereinafter "debtor") in this action and whose property is subject to this Writ are as follows:

STEVEN L. COMBS aka STEVEN L. COMBS JR., aka STEVEN LEE COMBS aka STEVEN COMBS JR. 1371 Carlton Avenue Menlo Park, CA 94025

This Writ has been issued at the request of the United States of America to enforce the collection of a civil judgment entered in favor of the United States against the debtor for a defaulted student loan in the amount of \$26,621.34. There is a balance of \$26,732.31 due on the judgment, which amount includes costs and interest computed through February 3, 2016.

The following are the steps that you must take to comply with this Writ. If you have any questions, you should consult with your attorney.

- 1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control, or possession any property of the debtor, including wages, salary, or commissions, in which the debtor has a substantial nonexempt interest, or if you obtain custody, control, or possession of such property while this Writ is in effect, you must immediately withhold such property from the debtor and retain it in your possession until you receive instructions from the Court which will tell you what to do with the property. The United States has requested that the sum of 25% of the debtor's disposable earnings, which under California law represents the nonexempt portion of the debtor's earnings, be withheld from the defendant's earnings.
- 2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ within 10 days after service of this Writ upon you. You must answer the Writ even if you do not have in your custody, control, or possession any property of the debtor. Pursuant to 28 U.S.C. § 3205(c)(4), your answer must state, under oath, the following information:
 - a. Whether or not you have in your custody, control, or possession, any property owned by the debtor in which the debtor has a substantial

1		nonexempt interest, including nonexempt, disposable earnings;		
2	b.	a description of such property and the value of such property;		
3	C.	a description of any previous garnishments to which such property is		
4		subject and the extent to which any remaining property is not exempt;		
5		and		
6	d.	the amount of the funds you anticipate owing to the debtor in the future		
7		and whether the period for payment will be weekly or another specified		
8		period.		
9	For your convenience, a form which addresses the above-requested information is			
10	attached and may be used to Answer the Writ.			
11	3. After you complete the answer under oath, pursuant to 28 U.S.C. §			
12	3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you			
13	must mail or deliver the original Answer bearing the original signature of the person			
14	preparing the answer to the Court at the following address:			
15 16	Civil Clerk, United States District Court 450 Golden Gate Avenue, 16th Floor			
	San Francisco, CA 94102			
17		time that you mail or deliver the original answer to the Court, you must		
18		deliver a copy of the original Answer to both the debtor and attorney for		
19		tates at the following respective addresses:		
20 STEVEN L. COMBS aka STEVEN L. COMBS JR., ak aka STEVEN COMBS JR.		N COMBS JR.		
21	1371 Carltor Menlo Park,			
Michael Cosentino, Attorney at Law P.O. Box 129 Alameda, CA 94501				
24	D			
25		that the attached form Answer contains a certificate of service which		
26		completed by the person mailing the copies of the answer to the debtor		
27	and the attor	ney for the United States, and which needs to be filed along with the		
28				

Answer.

IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY IN ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE COURT FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO ANSWER THE WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH THE WRIT BEFORE THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO APPEAR AND FAIL TO SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY WITH THIS WRIT, THE COURT WILL ENTER A JUDGMENT AGAINST YOU FOR THE VALUE OF THE DEBTOR'S NONEXEMPT INTEREST IN SUCH PROPERTY (INCLUDING NONEXEMPT DISPOSABLE EARNINGS). THE COURT MAY ALSO AWARD A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES AND AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN THE TIME SPECIFIED HEREIN AND IF THE UNITED STATES FILES A PETITION REQUIRING YOU TO APPEAR.

Dated: 2/10/2016

SUSAN Y. SOONG, Clerk

United States District Court

for the Northern District of California

By: Deputy Clerk

Mark Romyn



1 2

DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS

3 4

 Earnings include any money (whether called wages, salary, commissions, bonuses, or anything else) paid for personal services, pension, or retirement. Vacation or sick pay is earnings subject to withholding as it is received by the employee.

5

2. Disposable earnings are different from gross pay or take-home pay. They are the earnings left after deducting the part which state or federal law requires an employer to withhold as mandatory deductions. Generally, these mandatory deductions are federal income tax, social security (FICA) tax, state income tax, state disability insurance, and payments to public employee retirement systems. Disposable earnings can change from pay period to pay period, whenever gross pay or required deductions change.

8 9

7

To determine earnings that are eligible for withholding, and therefore must be withheld, see the chart below.

10 11

USE THE CHART BELOW TO DETERMINE NONEXEMPT DISPOSABLE EARNINGS AND THE APPLICABLE WITHHOLDING AMOUNT¹:

Every 2

weeks

1	2
1	3

14

15

Disposable \$ 0 to \$217.50 earnings:

Pay Period: Weekly or

oftener

\$ 0 to \$435.00

\$ 0 to \$ 0 to \$471.25 \$942.50

Once a

month

Twice a

month

16

Withhold: Nothing (entire earnings are exempt)

17 18

Disposable \$217.51 to earnings: \$290.00

Withhold:

earnings:

\$435.01 to \$580.00

\$471.26 to \$942.51 to \$628.33 \$1,256.67

19

Amt. over \$435.00

Amt. over Amt. over \$471.25 \$942.50

20 21

22

Disposable \$290.01 or more

Amt. over

\$217.50

\$580.01 or more

25% of disposable earnings (balance is exempt)

\$628.34 \$1,256.68 or more or more

24

23

Withhold:

25

26

27

28

¹Based on the Federal Minimum Wage Earnings of \$7.25 an hour, effective 07/24/2009

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1				
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7				
8	IN THE UNITED STATES DISTRICT COURT			
9	FOR THE NORTHERN	DISTRICT OF CALIFORNIA		
10				
11	UNITED STATES OF AMERICA,)) Case No. CV11-4154 SLM		
12	Plaintiff, v.			
13	STEVEN L. COMBS			
14	aka STEVEN L. COMBS JR., aka STEVEN LEE COMBS			
15	aka STEVEN COMBS JR.,			
16	Defendant,			
17	and))		
18	ADECCO EMPLOYMENT SERVICES,	ANSWER OF GARNISHEE		
19	Garnishee.))		
20				
21	I,, being first duly sworn, hereby state the following:			
22	1. I am the (Official Title) of the Garnishee			
23	named in the above caption. I am authorized to prepare this Answer on behalf of the			
24	Garnishee.			
25	The Garnishee was served with the Writ of Continuing Garnishment on			
26	(date) in this action.			
27	3. The Garnishee currently has custody, control, or possession of earnings of			
28	the Defendant. Yes No			

1	4.	The Garnishee expects to obtain custody, control, or possession of earning	ngs
2	of the Defendant in the foreseeable future. Yes No		
3	5. For the pay period in effect on the date of service of this Writ of Continuing		
4	Garnish	nment, the Garnishee states as follows:	
5	a.	Defendant was in my/our employ. Yes No	
6	b.	The Defendant's pay period is weekly, bi-weekly,	
7		semi-monthly, monthly.	
8 9	C.	The Defendant's present pay period began on (da ("Present" means the pay period in which the Writ of Continuing Garnishment was served.)	te).
10	d.	The Defendant's present pay period ends on (date	te).
11	e.	The Defendant's net wages are as calculated below:	
12		(1) Gross Pay \$	
13		(2) Federal income tax \$	
14		(3) F.I.C.A. tax \$	
15		(4) State income tax \$	
16		(5) SDI \$	
17		Total tax withholdings \$	
18		Net Wages \$	
19		(gross pay minus above withheld taxes)	
20	6.	Are there any other garnishments currently in effect? Yes No	
21	If the answers is yes, describe below and attach to this Answer a copy of each		
22	garnishment:		
23	J		
24			
25			
26	7.	Will the Garnishee owe the Defendant money in the foreseeable future?	
27	Yes	No If the answer is yes, provide the reason why such money will	be
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1	owed, the amount of money that will be owed, and the date or dates on which each				
2	payment will be due:				
3	Type of Payment	<u>Amo</u>	<u>unt</u>		Date Payment Will be Due
5	1			_	
6	2			_	
7	3			_	
8	8. Does the Garnishee cur		custody, co	ontrol or po	ssession of property
9	(other than earnings) such as ba	nk accounts	, pensions	, thrift plan	s, etc., in which the
10	Defendant maintains an interest?	? Yes	No	If the ansv	wer is yes, then
11	provide the following information	for each ite	m of such	property:	
12	Description of	Annr	ovimete		Description of
13	Property	<u>Value</u>	oximate <u>e</u>		Description of Defendant's Interes
14	1			_	
15	2			_	
16	3			_	
17	4			_	
18	9. Does the Garnishee expect to obtain in the foreseeable future custody,			uture custody,	
19	control or possession of property (other than earnings) such as bank accounts,				
20	pensions, thrift plans, etc., in which the Defendant maintains an interest? Yes				
21	No If the answer is yes, then provide the following information for each item of				
22	such property:				
23 24	Description of Approx Property Value	kimate	Descripti Defenda	on of nt's Interes	Date Will Obtain Property
25	1				
26	2				
27	3				
28	4.				

Case 3:11-cv-04154-SLM Document 13 Filed 02/10/16 Page 9 of 10 10. Does the Garnishee have any objections or defenses to the Writ of Continuing Garnishment? Yes____ No___ If the answer is yes, list the nature and basis of each objection and/or defense: On behalf of ADECCO EMPLOYMENT SERVICES, I hereby certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Telephone #_____ Fax # By: _____ Dated: (Sign above and type or print name below)

1	CERTIFICATE OF SERVICE		
2	I,, declare:		
3	That I am a citizen of the United States and employed in the County of		
4	, New York; that my business address is		
5	; that I am		
6	over the age of eighteen years; and that I am not a party to the above-entitled action;		
7	That on (date), I deposited in the United States mail, in		
8	envelopes bearing the requisite postage, a copy of:		
9	ANSWER OF GARNISHEE		
10	addressed to each of the following, at their last known addresses, at which place		
11	there is service by United States mail.		
12	STEVEN L. COMBS aka STEVEN L. COMBS JR., aka STEVEN LEE COMBS aka STEVEN COMBS JR.		
13	1371 Carlton Avenue Menlo Park, CA 94025		
14	Michael Cosentino		
15	Attorney at Law P.O. Box 129		
16	Alameda, CA 94501		
17	This Certificate was executed on (date),		
18	at (city), New York.		
19	I certify under penalty of perjury that the foregoing is true and correct.		
20			
21			
22	(sign above and type or print name below)		
23	,		
24			
25			
26			
27			
28			